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UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Sloan et al.

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Docket No: 60021-375802

Serial No: 09/929,610

Group Art Unit: Unassigned

Filed: August 13, 2001

For: "A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING
USER CASH FLOW"

Initial Patent Examination Division
Commissioner for Patents
Washington, D.C. 20231

RESPONSE TO NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Responsive to the Notice of Incomplete Reply (Nonprovisional) mailed February 20, 2002,
attached are the following documents:

1. 21 Sheets of informal drawings (Figs. 1-21);
2. Copy of Notice of Incomplete Reply (Nonprovisional);
3. Return Postcard to be date stamped as confirmation of receipt of these papers.

Applicant petitions for an extension of time under 37 CFR 1.136(a) for FOUR MONTHS. Please
charge the fee of \$1,440.00 to Deposit Account No. 02-3964.

The Commissioner is authorized to charge any required fees, or credit any overpayment to
Deposit Account No. 02-3964.

Respectfully submitted,

Dated: March 5, 2002

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CERTIFICATE OF MAILING (37 CFR 1.8(a))

I hereby certify that this paper (along with any referred to as being attached or enclosed) is being deposited with the U.S. Postal Service as first
class mail in an envelope addressed to: Initial Patent Examination Division, Commissioner for Patents, Washington, D.C., 20231.
Date: March 5, 2002

Vicki Naso

03/21/2002 BABRAHA1 00000102 023964 09929610

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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/929,610	08/13/2001	Ronald E. Sloan	60021.375802

CONFIRMATION NO. 9691

FORMALITIES LETTER



OC000000007503458

29838
OPPENHEIMER WOLFF & DONNELLY, LLP (ACCENTURE)
1400 PAGE MILL ROAD
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Date Mailed: 02/20/2002

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 01/14/2002 to the Notice to File Missing Parts (Notice) mailed 09/06/2001 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE